



AGING & DISABILITY RESOURCE CENTER

Of Jefferson County

1541 Annex Road

Jefferson, WI 53549

920/674-8734 Direct 866/740-2372 Toll-free 920-674-7603 Fax

New Medicare Cards Present Opportunity to Scam Seniors

May 2018 Press Release -submitted by Denise Grossman, Elder Benefit Specialist

Federal law required the Center for Medicare and Medicaid Services (CMS) to create a new Medicare card design. Unlike the current Medicare cards, these new ones will not include the beneficiary's Social Security number. Social Security numbers are a vital piece of information that scammers use as part of broader identity theft operations. Removal of Social Security numbers from Medicare cards is a big step in fighting both Medicare-specific fraud and broader financial identity theft.

Instead of Social Security numbers, the new card will have a Medicare Beneficiary Identifier with 11 characters. This should limit any consequences of a senior losing her new Medicare card. Scammers may still use the Medicare Beneficiary Identifier for Medicare-specific fraud related to healthcare and benefit information, however, this is far better than when scammers could use the Medicare card for the potential theft of credit cards, banking services, and other wider-ranging financial identity theft.

The new cards will be sent to Medicare recipients automatically. New Medicare recipients will get the cards first, and some are already starting to receive them. Even though the new Medicare card will prevent many future scams, scam artists have already tried the following:

- Calling a senior to ask for a credit card number to pay a \$25 processing fee for the new card, along with requesting bank information and other personal details for the payment.
- Selling a senior a "temporary" Medicare card for \$5 to \$50, in addition to requesting bank information and other personal details for the payment.
- Urging a senior to provide bank account information so that the crook, posing as a federal employee, can "credit" the senior's account for a bogus balance on her old card.
- Claiming that a senior must confirm her Social Security number to receive her new card.

Because Medicare never contacts anyone by phone, any phone call a senior gets claiming to be from Medicare is a scam. Don't even talk to the person; **just hang up the phone** without providing any personal or financial information.

In addition, the new Medicare card is just as important as any other primary identification, so seniors should be careful with it. If it's lost or stolen, a senior should report it immediately, just as with any other form of ID.

If you have questions on this topic or other benefit related issues, for Jefferson County residents age 60 or over may contact the Elder Benefit Specialist at the Aging and Disability Resource Center 920-674-8734.